

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re:     Johnny D Adkins  
         Karen A Adkins  
         Debtors

) Case No. 12-18377-jps  
) Chapter 13 Proceedings  
) Judge Jessica E. Price Smith

**TRUSTEE'S NOTICE OF FINAL CURE PAYMENT**

CRAIG SHOPNECK, Chapter 13 Trustee files notice that the amount required to cure the default in the below described claim has been paid in full.

**Claim Information**

Creditor: Ocwen Loan Services

Proof of Claim number on Bankruptcy Court's registry:     20

Last 4 digits of number used to identify Debtor's account:     1588

**Trustee Payment Information**

Prepetition Mortgage Arrearage

Amount Stated in Proof of Claim:     \$16,450.00\*

Amount Paid by Trustee:     \$16,450.00\*

Ongoing Mortgage Payments

  X   Paid by the Trustee through the bankruptcy plan

    i. Total paid to date by the Trustee: \$39,790.00\*

    ii. Last mortgage payment was mailed by the Trustee on October 11, 2016

        in the amount of \$865.00 for the payment due September 1, 2016

     Paid direct by the Debtor \* **Received copy of Satisfaction of Mortgage.**

Pursuant to Federal Bankruptcy Rule 3002.1(g), within 21 days of the service of this Notice, the creditor shall file and serve on the Debtor, Debtor's counsel and Trustee a statement (1) indicating whether it agrees that the Debtor has paid in full the amount required to cure the default on the claim, and (2) whether the Debtor is otherwise current on all payments consistent with Section 1322(b)(5) of the Bankruptcy Code. The statement shall itemize the required cure and/or post-petition amounts, if any, that the creditor contends remain unpaid as of the date of the statement.

/S/ Craig Shopneck

CRAIG SHOPNECK (#0009552)

Chapter 13 Trustee

200 Public Square, Suite 3860

Cleveland OH 44114-2321

Phone (216) 621-4268

Fax (216) 621-4806

[Ch13shopneck@ch13cleve.com](mailto:Ch13shopneck@ch13cleve.com)

**CERTIFICATE OF SERVICE**

I certify that on November 9, 2016, a true and correct copy of this Notice of Final Cure Payment was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Irving S. Bergrin, on behalf of Johnny D Adkins & Karen A AdkinsDebtors, at [ibergrin@aol.com](mailto:ibergrin@aol.com)

And by regular U.S. mail, postage prepaid, on:

Johnny D Adkins & Karen A AdkinsDebtors, at 18135 Marcella Rd, Cleveland, Oh 44119

Ocwen Loan Services, at Bankruptcy Dept, 1661 Worthington Rd #100, West Palm Beach, FL 33409

Ocwen Loan Services, at Attn Cashiering Dept, P O Box 24781, West Palm Beach, FL 334164781

John D. Clunk, 5601 Hudson Dr. Suite 400, Hudson, OH 44236-4451

City National Bank, Attn: Bankruptcy, P O Box 785057, Orlando, FL 32878

/S/ Craig Shopneck

CRAIG SHOPNECK (#0009552)

Chapter 13 Trustee

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CS/ljb

11/09/16